



Rochester
**Housing Development
Fund Corporation**

HOME ROCHESTER PROGRAM

Program Administrator - Rochester Housing Development Fund Corporation

Program Name - HOME Rochester

Program Description - Single-family homes in the City of Rochester are available to first time homebuyers who will be owner-occupants for periods between 3 years and 10 years. The owner-occupancy requirement of 3 - 10 years is typically secured by a lien or debt restriction. Homes are completely rehabilitated, have lead clearances and C of O's.

Funding Available for Homebuyers -

Grant up to \$6,000 for closing costs and down payment through the City of Rochester's Closing Cost Assistance program. (Homebuyer income must be below 80% MFI)

Grant up to \$5,000 to write-down the interest rate on their mortgage for homebuyers who receive their mortgages through: M & T Bank, HSBC Bank or Citizens Bank. (Homebuyer income must be below 65% MFI)

Requirements for Homebuyers -

Must have an annual income at 115% or below Median Family Income.

Must not currently own residential property.

Must agree to be an owner-occupant.

Must have \$1,000 down payment money upon signing purchase offer.

Must contribute an additional \$500 toward closing costs.

For More Information, Contact:

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